

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF GEORGIA**

Fill in this information to identify your case:		
Debtor 1	Tim Andrekis Brown	
	First Name	Middle Name
	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name
	Last Name	
Case Number (If known)	22-50098-MJK	

Check if this is an amended plan.

CHAPTER 13 PLAN AND MOTION

[Pursuant to Fed. R. Bankr. P. 3015.1, the Southern District of Georgia General Order 2017-3 adopts this form in lieu of the Official Form 113].

1. Notices. Debtor(s) must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as not being contained in the plan or if neither or both boxes are checked, the provision will be ineffective if set out in the plan.

- (a) This plan: contains nonstandard provisions. See paragraph 15 below.
 does not contain nonstandard provisions.
- (b) This plan: values the claim(s) that secures collateral. See paragraph 4(f) below.
 does not value claim(s) that secures collateral.
- (c) This plan: seeks to avoid a lien or security interest. See paragraph 8 below.
 does not seek to avoid a lien or security interest.

2. Plan Payments.

(a) The Debtor(s) shall pay to the Chapter 13 Trustee (the "Trustee") the sum of \$43.00 for the applicable commitment period of:

- 60 months; or
- a minimum of 36 months. See 11 U.S.C. § 1325(b)(4). (If applicable include the following: These plan payments will change to \$147.00 monthly on 7/20, 2022.)

(b) The payments under paragraph 2(a) shall be paid:

- Pursuant to a Notice to Commence Wage Withholding, the Debtor(s) request(s) that the Trustee serve such Notice(s) upon the Debtor(s)' employer(s) as soon as practicable after the filing of this plan. Such Notice(s) shall direct the Debtor(s)' employer(s) to withhold and remit to the Trustee a dollar amount that corresponds to the following percentages of the monthly plan payment:

Debtor 1 % Debtor 2 %

- Direct to the Trustee for the following reason(s):

- The Debtor(s) receive(s) income solely from self-employment, Social Security, government assistance, or retirement.
- The Debtor(s) assert(s) that wage withholding is not feasible for the following reason(s):

(c) Additional Payments of \$0 (estimated amount) will be made on _____ (anticipated date) from _____

(source, including income tax refunds).

3. Long-Term Debt Payments.

(a) **Maintenance of Current Installment Payments.** The Debtor(s) will make monthly payments in the manner specified as follows on the following long-term debts pursuant to 11 U.S.C. § 1322(b)(5). These postpetition payments will be disbursed by either the Trustee or directly by the Debtor(s), as specified below. Postpetition payments are to be applied to postpetition amounts owed for principal, interest, authorized postpetition late charges and escrow, if applicable. Conduit payments that are to be made by the Trustee which become due after the filing of the petition but before the month of the first payment designated here will be added to the prepetition arrearage claim.

<u>CREDITOR</u>	<u>COLLATERAL</u>	<u>PRINCIPAL RESIDENCE (Y/N)</u>	<u>PAYMENTS TO BE MADE BY (TRUSTEE OR DEBTOR(S))</u>	<u>MONTH OF FIRST POSTPETITION PAYMENT TO CREDITOR</u>	<u>INITIAL MONTHLY PAYMENT</u>
Title Max of Georgia Inc.	2004 Ford Ranger	N	Debtor	4/2022	\$355.00

(b) **Cure of Arrearage on Long-Term Debt.** Pursuant to 11 U.S.C. § 1322(b)(5), prepetition arrearage claims will be paid in full through disbursements by the Trustee, with interest (if any) at the rate stated below. Prepetition arrearage payments are to be applied to prepetition amounts owed as evidenced by the allowed claim.

<u>CREDITOR</u>	<u>DESCRIPTION OF COLLATERAL</u>	<u>PRINCIPAL RESIDENCE (Y/N)</u>	<u>ESTIMATED AMOUNT OF ARREARAGE</u>	<u>INTEREST RATE ON ARREARAGE (if applicable)</u>

4. Treatment of Claims. From the payments received, the Trustee shall make disbursements as follows unless designated otherwise:

(a) **Trustee's Fees.** The Trustee percentage fee as set by the United States Trustee.

(b) **Attorney's Fees.** Attorney's fees allowed pursuant to 11 U.S.C. § 507(a)(2) of \$3,750.00.

(c) **Priority Claims.** Other 11 U.S.C. § 507 claims, unless provided for otherwise in the plan will be paid in full over the life of the plan as funds become available in the order specified by law.

(d) **Fully Secured Allowed Claims.** All allowed claims that are fully secured shall be paid through the plan as set forth below.

<u>CREDITOR</u>	<u>DESCRIPTION OF COLLATERAL</u>	<u>ESTIMATED CLAIM</u>	<u>INTEREST RATE</u>	<u>MONTHLY PAYMENT</u>

(e) **Secured Claims Excluded from 11 U.S.C. § 506 (those claims subject to the hanging paragraph of 11 U.S.C. § 1325(a)).** The claims listed below were either: (1) incurred within 910 days before the petition date and secured by a

purchase money security interest in a motor vehicle acquired for the personal use of the Debtor(s), or (2) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value. These claims will be paid in full under the plan with interest at the rate stated below:

<u>CREDITOR</u>	<u>DESCRIPTION OF COLLATERAL</u>	<u>ESTIMATED CLAIM</u>	<u>INTEREST RATE</u>	<u>MONTHLY PAYMENT</u>
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(f) **Valuation of Secured Claims to Which 11 U.S.C. § 506 is Applicable.** The Debtor(s) move(s) to value the claims partially secured by collateral pursuant to 11 U.S.C. § 506 and provide payment in satisfaction of those claims as set forth below. The unsecured portion of any bifurcated claims set forth below will be paid pursuant to paragraph 4(h) below. The plan shall be served on all affected creditors in compliance with Fed. R. Bankr. P. 3012(b), and the Debtor(s) shall attach a certificate of service.

<u>CREDITOR</u>	<u>DESCRIPTION OF COLLATERAL</u>	<u>VALUATION OF SECURED CLAIM</u>	<u>INTEREST RATE</u>	<u>MONTHLY PAYMENT</u>
First Choice Title	Junked 1989 Chevrolet	0	0	0
First Franklin Financial	FiFa	0	0	0
First Franklin Financial	Boat, motor, trailer, ATV, collateral	\$1,000.00	4.25%	\$15.00
Internal Revenue Service	Tax lien	0	0	0
Social Security Administration	Lien	0	0	0

(g) **Special Treatment of Unsecured Claims.** The following unsecured allowed claims are classified to be paid at 100% with interest at _____ % per annum or without interest:

(h) **General Unsecured Claims.** Allowed general unsecured claims, including the unsecured portion of any bifurcated claims provided for in paragraph 4(f) or paragraph 9 of this plan, will be paid a 0 % dividend or a pro rata share of \$0, whichever is greater.

5. Executory Contracts.

(a) **Maintenance of Current Installment Payments or Rejection of Executory Contract(s) and/or Unexpired Lease(s).**

<u>CREDITOR</u>	<u>DESCRIPTION OF PROPERTY/SERVICES AND CONTRACT</u>	<u>ASSUMED/REJECTED</u>	<u>MONTHLY PAYMENT</u>	<u>DISBURSED BY TRUSTEE OR DEBTOR(S)</u>
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(b) **Treatment of Arrearages.** Prepetition arrearage claims will be paid in full through disbursements by the Trustee.

<u>CREDITOR</u>	<u>ESTIMATED ARREARAGE</u>
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6. **Adequate Protection Payments.** The Debtor(s) will make pre-confirmation lease and adequate protection payments pursuant to 11 U.S.C. § 1326(a)(1) on allowed claims of the following creditors: Direct to the Creditor; or To the Trustee.

<u>CREDITOR</u>	<u>ADEQUATE PROTECTION OR LEASE PAYMENT AMOUNT</u>
First Franklin Financial	\$10.00

7. **Domestic Support Obligations.** The Debtor(s) will pay all postpetition domestic support obligations direct to the holder of such claim identified here. See 11 U.S.C. § 101(14A). The Trustee will provide the statutory notice of 11 U.S.C. § 1302(d) to the following claimant(s):

<u>CLAIMANT</u>	<u>ADDRESS</u>

8. **Lien Avoidance.** Pursuant to 11 U.S.C. § 522(f), the Debtor(s) move(s) to avoid the lien(s) or security interest(s) of the following creditor(s), upon confirmation but subject to 11 U.S.C. § 349, with respect to the property described below. The plan shall be served on all affected creditor(s) in compliance with Fed. R. Bankr. P. 4003(d), and the Debtor(s) shall attach a certificate of service.

<u>CREDITOR</u>	<u>LIEN IDENTIFICATION (if known)</u>	<u>PROPERTY</u>
First Franklin Financial	Judgment	All collateral
Lendmark Financial	Household goods	All collateral
Morris Financial	Household goods	All collateral
Social Security Administration	Judgment, garnishment	All collateral
Sunbelt Credit	Household goods	All collateral

9. **Surrender of Collateral.** The following collateral is surrendered to the creditor to satisfy the secured claim to the extent shown below upon confirmation of the plan. The Debtor(s) request(s) that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under 11 U.S.C. § 1301 be terminated in all respects. Any allowed deficiency balance resulting from a creditor's disposition of the collateral will be treated as an unsecured claim in paragraph 4(h) of this plan if the creditor amends its previously-filed, timely claim within 180 days from entry of the order confirming this plan or by such additional time as the creditor may be granted upon motion filed within that 180-day period.

<u>CREDITOR</u>	<u>DESCRIPTION OF COLLATERAL</u>	<u>AMOUNT OF CLAIM SATISFIED</u>

10. **Retention of Liens.** Holders of allowed secured claims shall retain the liens securing said claims to the full extent provided by 11 U.S.C § 1325(a)(5).
11. **Amounts of Claims and Claim Objections.** The amount, and secured or unsecured status, of claims disclosed in this plan are based upon the best estimate and belief of the Debtor(s). An allowed proof of claim will supersede those estimated claims. In accordance with the Bankruptcy Code and Federal Rules of Bankruptcy Procedure, objections to claims may be filed before or after confirmation.
12. **Payment Increases.** The Debtor(s) will increase payments in the amount necessary to fund allowed claims as this plan proposes, after notice from the Trustee and a hearing if necessary, unless a plan modification is approved.
13. **Federal Rule of Bankruptcy Procedure 3002.1.** The Trustee shall not pay any fees, expenses, or charges disclosed by a creditor pursuant to Fed. R. Bankr. P. 3002.1(c) unless the Debtor's(s') plan is modified after the filing of the notice to provide for payment of such fees, expenses, or charges.
14. **Service of Plan.** Pursuant to Fed. R. Bankr. P. 3015(d) and General Order 2017-3, the Debtor(s) shall serve the Chapter 13 plan on the Trustee and all creditors when the plan is filed with the court, and file a certificate of service accordingly. If the Debtor(s) seek(s) to limit the amount of a secured claim based on valuation of collateral (paragraph 4(f) above), seek(s) to avoid a security interest or lien (paragraph 8 above), or seek(s) to initiate a contested matter, the Debtor(s) must serve the plan on the affected creditors pursuant to Fed. R. Bankr. P. 7004. See Fed. R. Bankr. P. 3012(b), 4003(d), and 9014.
15. **Nonstandard Provisions.** Under Fed. R. Bankr. P. 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise in this local plan form or deviating from it. Nonstandard provisions set out elsewhere in this plan are void.

Set default interest rate at 4.25% on secured claims paid in the Chapter 13. Pay Title Max of Georgia, Inc. direct for 2004 Ford Ranger.

By signing below, I certify the foregoing plan contains no nonstandard provisions other than those set out in paragraph 15.

Dated: 3/10/2022



Debtor 1

Debtor 2

/s/ Edward F. Smith
Attorney for the Debtor(s)

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF GEORGIA
WAYCROSS DIVISION

IN RE:

TIM ANDREKIS BROWN,

Debtor,

*

CASE NO. 22-50098-MJK

*

CHAPTER 13

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M. ELAINA MASSEY,

Trustee.

*

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CERTIFICATE OF SERVICE

I hereby certify that I have served a copy of the Chapter 13 Plan by First Class Mail placing the same in the United States mail with proper postage affixed to the following addresses:

See attached Matrix

I hereby certify that I have served a copy of the Chapter 13 Plan on the following corporations addressed to an Agent or Officer by First Class Mail with proper postage affixed thereon to the following addresses:

I hereby certify that the following insured depository institutions were served by Certified Mail addressed to the officer of the institution:

I hereby certify that the following parties and counsel were served electronically through the Notice of Electronic Filing (NEF) at the following address:

Elaina Massey,
Chapter 13 Trustee
courtdailysummary@ch13bwk.com,
courtdailybackup@ch13bwk.com

Office of the U. S. Trustee
Ustpregion21.sv.ecf@usdoj.gov

This the 14th day of March, 2022.

/s/ Edward F. Smith

Edward F. Smith
Georgia Bar No. 656823
912-287-0055

Post Office Box 792
Waycross, Georgia 31502

Label Matrix for local noticing

113J-5

Case 22-50098-MJK

Southern District of Georgia

Waycross

Mon Mar 14 14:24:05 EDT 2022

Credit Control Service

Attn: Officer, Managing or General Agent

725 Canton St

Norwood MA 02062-2679

Tim Andrekis Brown

801 Naomi St, Apt 613

Waycross, GA 31501-1909

Commonwealth Financial Systems

Attn: Officer, Managing or General Agent

245 Main St

Scranton PA 18519-1641

Darling Emergency Physicians

Attn: Officer, Managing or General Agent

P.O. Box 37614

Philadelphia PA 19101-0614

Edward F. Smith

Law Office of Edward F. Smith

P.O. Box 792

Waycross, GA 31502-0792

First Choice Title

Attn: Officer, Managing or General Agent

100 Knight Ave

Waycross GA 31501-3368

(p)1ST FRANKLIN FINANCIAL CORPORATION

PO BOX 880

TOCCOA GA 30577-0880

First Franklin Financial

Attn: Officer, Managing or General Agent

325 Hatcher Point Rd, Ste G

Waycross GA 31503-7961

First Franklin Financial Corporation

Attn: Officer, Managing or General Agent

P.O. Box 3637

Douglas GA 31534-3637

First Premier Bank

Attn: Officer, Managing or General Agent

P.O. Box 5529

Sioux Falls SD 57117-5529

(p)GEORGIA DEPARTMENT OF REVENUE

COMPLIANCE DIVISION

ARCS BANKRUPTCY

1800 CENTURY BLVD NE SUITE 9100

ATLANTA GA 30345-3202

Harvard Collection

Attn: Officer, Managing or General Agent

4839 N Elston Ave

Chicago IL 60630-2589

Internal Revenue Service

Attn: Officer, Managing or General Agent

P.O. Box 7346

Philadelphia PA 19101-7346

Internal Revenue Service

P.O. Box 7346

Philadelphia PA 19101-7346

(p)JEFFERSON CAPITAL SYSTEMS LLC

PO BOX 7999

SAINT CLOUD MN 56302-7999

Lendmark Financial

Attn: Officer, Managing or General Agent

2462 Memorial Dr

Waycross GA 31503-6336

M. Elaina Massey

Post Office Box 1717

Brunswick, GA 31521-1717

Memorial Satilla Health

Attn: Officer, Managing or General Agent

1900 Tebeau St

Waycross GA 31501-6357

Morris Financial

Attn: Officer, Managing or General Agent

3349 Highway 84 W, Ste 101

Blackshear GA 31516-2162

Office of the U. S. Trustee

Johnson Square Business Center

2 East Bryan Street, Ste 725

Savannah, GA 31401-2638

Progressive Corporation

Attn: Officer, Managing or General Agent

6400 Wilson Mills Rd

Cleveland OH 44143

Scolopax LLC

Attn: Officer, Managing or General Agent

2003 Western Ave, Ste 340

Seattle WA 98121-2162

Social Security Administration

1100 West High Rd

6401 Security Blvd

Baltimore MD 21235-0001

Social Security Administration

Attn: Officer, Managing or General Agent

1200 Rev. Abraham Woods, Jr. Blvd

Birmingham AL 35285-0001

Social Security Administration

Attn: Officer, Managing or General Agent

303 Isabella St

Waycross GA 31501-3600

Sunbelt Credit

Attn: Officer, Managing or General Agent

960 City Blvd, Ste E

Waycross GA 31501-4287

(p)TEA OLIVE LLC

9121 JACOBIA AVE SE

SNOQUALMIE WA 98065-5060

(p)TMX FINANCE LLC FORMERLY TITLEMAX

15 BULL STREET

SUITE 200

SAVANNAH GA 31401-2686

Ware Co. Magistrate Court

Attn: Officer, Managing or General Agent

P.O. Box 17

Waycross GA 31502-0017